



# Policy Endorsements

## Rideshare Exclusion Endorsement (J7200 - 1st Edition)

This Endorsement amends your Personal Auto Policy. Please read it carefully.

The following exclusion is added to your policy:

### Rideshare Exclusion Applicable To All Coverages

We do not provide coverage under this policy for any **accident** that occurs while **your insured car** is being used in a **Personal Car Sharing Program**, a **Commercial Ridesharing Program**, any **prearranged ride**, or a similar arrangement.

The following definitions are added to your policy:

**Commercial Ridesharing Program** means an arrangement or activity through which persons or property is transported for compensation, regardless of the amount or form of compensation charged or paid and includes the time:

1. Commencing when a driver of a **private passenger car** is available to accept transportation requests for passengers or property for compensation;
2. Between the driver accepting a transportation request and the passengers or property entering into or being loaded upon the **private passenger car** used for this request;
3. Passengers or property are in or upon the **private passenger car** used for this request; and
4. Between the passengers or property exiting or unloading from the **private passenger car** and the driver is no longer available to accept transportation requests.

**Personal Car Sharing Program** means a business in which persons or legal entities are engaged in the business of facilitating the sharing of **private passenger cars** for temporary use by individuals.

**Prearranged Ride** means a period of time that begins when a driver accepts a transportation request through a digital network or similar connection and continues while the driver transports the rider in a **private passenger car**, and ends when the rider departs from the **private passenger car**.

**Transportation Network Company** means a corporation, partnership, sole proprietorship, or other entity, operating in your state that uses a digital network or similar connection to connect riders to drivers for the purpose of providing transportation.

The following paragraph is added to the definition of **Insured Person** in **Part I – Liability**, Additional Definitions Used In This Part Only:

**Insured person** does not mean: Any person while occupying, operating or using a car that is available for hire or while using a car that is part of a **Personal Vehicle Sharing Program**, **Commercial Ride-Sharing Program** or similar arrangement.

The following paragraph is added to the definition of **Insured Person** in **Part II – Uninsured Motorist Coverage C – Uninsured Motorist Coverage (Including Underinsured Motorist Coverage)**, Additional Definitions Used In This Part Only:

**Insured person** does not mean: Any person while operating a car that is available for hire or while using a car that is part of a **Personal Vehicle Sharing Program**, **Commercial Ride-Sharing Program** or similar arrangement.

The following paragraph is added to the definition of **Insured Person** in **Part III – Medical Coverage E – Medical Expense Coverage**, Additional Definitions Used In This Part Only:

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**Insured person** does not mean: Any person while operating a car that is available for hire or while using a car that is part of a **Personal Vehicle Sharing Program, Commercial Ride-Sharing Program** or similar arrangement.

The following Condition is added to your policy:

You must disclose to us your participation, as either a driver or vehicle owner, in any **Personal Car Sharing Program, Commercial Ridesharing Program**, or other similar arrangement. Failure to do so may result in the rescission, cancellation or nonrenewal of your policy.

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This endorsement is a part of the policy. It changes the policy so please read it carefully. All other terms and conditions of the policy continue to apply.

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